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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3693
PATENT
Attorney Docket No. 05793.3068-00000**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Kevin HUENNEKENS et al.) Group Art Unit: 3693
)
Application No.: 09/897,775) Examiner: Kirsten Sachwitz Apple
)
Filed: June 29, 2001) Confirmation No.: 9815
)
For: SYSTEMS AND METHODS FOR) Mail Stop AF
PROCESSING CREDIT CARD)
TRANSACTIONS THAT EXCEED)
A CREDIT LIMIT)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Final Office Action mailed October 12, 2006, the period for response to which extends to January 12, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants propose the following:

Remarks/Arguments begin on page 2 of this paper.